

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
ELIZABETH GRETCHEN LOWERY,) Case No. 19-22660-CMB
)
) Chapter 13
Debtor(s).)
_____ X

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis** ☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate Protection 12/30/22

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,136 effective 2/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,304, beginning 2/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- _____
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- _____

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- Lakeview Loan Servicing CL. #11
- ☒ K. Additional Terms and Conditions:
- Debtor to immediately implement an ACH, TFS, or WA, whichever is applicable.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

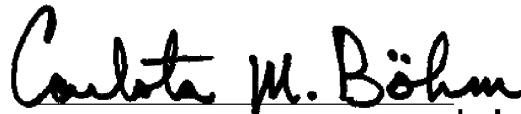
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 2/14/2023


United States Bankruptcy Judge **dmk**

cc: All Parties in Interest to be served by Clerk

In re:
Elizabeth Gretchen Lowery
Debtor

Case No. 19-22660-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 14, 2023

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:

Recip ID	Recipient Name and Address
db	+ Elizabeth Gretchen Lowery, 117 3rd Ave, Beaver Falls, PA 15010-5756
aty	+ Kenneth G Fawcett, Bowers, Ross and Fawcett, LLC, 820 Kennedy Avenue, Ambridge, PA 15003-2310
15080889	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15095126	+ Heritage Valley Medical Center, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
15080905	+ Pnc Bank/glslsi, P.O. Box 7860, Madison, WI 53707-7860
15086195	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 15 2023 00:06:10	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kburkley@bernsteinlaw.com	Feb 15 2023 00:00:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 14 2023 23:59:00	Lakeview Loan Servicing, LLC, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 15 2023 00:05:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095109	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 14 2023 23:59:00	BARCLAYS BANK DELAWARE, 700 PRIDES XING, Newark, DE 19713-6109
15080879	Email/Text: BNBSB@capitalsvcs.com	Feb 14 2023 23:59:00	Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
15080883	Email/Text: BNBSB@capitalsvcs.com	Feb 14 2023 23:59:00	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
15080878	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 14 2023 23:59:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15080880	Email/Text: caineweiner@ebn.phinsolutions.com	Feb 14 2023 23:59:00	Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
15080881	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 15 2023 00:06:11	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15088664	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 15 2023 00:05:39	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15085383	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 15 2023 00:05:55	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15080882	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Feb 15 2023 00:05:55	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15441433	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Feb 14 2023 23:59:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
15080885	+ Email/PDF: creditonebknotifications@resurgent.com		
		Feb 15 2023 00:05:57	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15117459	Email/Text: G06041@att.com		
		Feb 15 2023 00:00:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15085358	Email/Text: mrdiscen@discover.com		
		Feb 14 2023 23:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15080886	+ Email/Text: mrdiscen@discover.com		
		Feb 14 2023 23:59:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095118	+ Email/Text: Bankruptcy.Consumer@dish.com		
		Feb 14 2023 23:59:00	Dish Network, PO Box 94053, Palatine, IL 60094-4053
15080887	+ Email/Text: bankruptcynotices@dcicollect.com		
		Feb 15 2023 00:00:00	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
15080888	+ Email/Text: bknotice@ercbpo.com		
		Feb 15 2023 00:00:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15080884	Email/Text: BNSFS@capitalsvcs.com		
		Feb 14 2023 23:59:00	Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15080890	Email/Text: BNSFS@capitalsvcs.com		
		Feb 14 2023 23:59:00	First Svg Cc, 500 East 60th St North, Sioux Falls, SD 57104
15080891	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Feb 15 2023 00:00:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15080892	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM		
		Feb 14 2023 23:59:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15080893	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com		
		Feb 14 2023 23:59:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15095128	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Feb 14 2023 23:59:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15080894	Email/Text: JCAP_BNC_Notices@jcap.com		
		Feb 15 2023 00:00:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15106834	Email/Text: JCAP_BNC_Notices@jcap.com		
		Feb 15 2023 00:00:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15080895	Email/PDF: ais.chase.ebn@aisinfo.com		
		Feb 15 2023 00:05:37	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15095280	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Feb 14 2023 23:59:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15119584	+ Email/Text: SERVICINGMAILHUB@flagstar.com		
		Feb 14 2023 23:59:00	Lakeview Loan Servicing LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15080896	Email/Text: camanagement@mtb.com		
		Feb 14 2023 23:59:00	M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15091366	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 15 2023 00:05:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15080897	+ Email/Text: bankruptcy@marinerfinance.com		
		Feb 14 2023 23:59:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15080898	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Feb 14 2023 23:59:00	Mercury Card/fb&t/tsys, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15080899	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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User: auto

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Total Noticed: 58

		Feb 15 2023 00:05:37	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15080900	+ Email/Text: Bankruptcies@nragroup.com		
		Feb 15 2023 00:00:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15080901	+ Email/Text: nhc@nhchome.com		
		Feb 14 2023 23:59:00	Natl Hosp Collections, 16 Distributor Drive, Morgantown, WV 26501-7209
15080902	+ Email/PDF: pa_dc_claims@navient.com		
		Feb 15 2023 00:06:10	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15080903	+ Email/PDF: cbp@onemainfinancial.com		
		Feb 15 2023 00:06:09	Onemain, Po Box 1010, Evansville, IN 47706-1010
15080904	+ Email/Text: bncnotifications@pheaa.org		
		Feb 14 2023 23:59:00	Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15518776	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Feb 14 2023 23:59:00	RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
15095143	Email/PDF: ais.sprint.ebn@aisinfo.com		
		Feb 15 2023 00:05:54	Sprint, PO Box 7949, Overland Park, KS 66207
15080906	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Feb 15 2023 00:06:12	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15080907	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 15 2023 00:06:09	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15080908	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 15 2023 00:05:54	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15080909	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 15 2023 00:05:55	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15080910	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 15 2023 00:05:38	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15081273	+ Email/PDF: gecsed@recoverycorp.com		
		Feb 15 2023 00:05:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15080911	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Feb 15 2023 00:06:12	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15114682	Email/PDF: ebn_ais@aisinfo.com		
		Feb 15 2023 00:05:59	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
15095110	*P++	BRYANT STATE BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Bryantstbk, 500 E. 60th Street North, Sioux Falls, SD 57104
15095114	*P++	BRYANT STATE BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
15095108	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15095111	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine Weiner, Po Box 55848, Sherman Oaks, CA 91413
15095112	*+	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15095113	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15095116	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15095117	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15095119	*+	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
15095120	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15095115	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15095122	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Svg Cc, 500 East 60th St North, Sioux Falls, SD 57104

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15095121	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15095123	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15095124	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15095125	*+	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15095129	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15095127	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15095130	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
15095131	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15095646	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15095132	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15095133	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15095134	*+	Mercury Card/fb&t/tsys, 1415 Warm Springs Rd, Columbus, GA 31904-8366
15095135	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15095136	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15095137	*+	Natl Hosp Collections, 16 Distributor Drive, Morgantown, WV 26501-7209
15095138	*+	Navient, 123 S Justison St, Wilmington, DE 19801-5363
15095139	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15095140	*+	Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15095141	*+	Pnc Bank/glelsi, P.o. Box 7860, Madison, WI 53707-7860
15095142	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15095144	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15095145	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15095146	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15095147	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15095148	*+	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 1 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor Lakeview Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Keri P. Ebeck	

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on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lawrence W. Willis

on behalf of Debtor Elizabeth Gretchen Lowery ecf@westernpabankruptcy.com
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lorraine Gazzara Doyle

on behalf of Creditor Lakeview Loan Servicing LLC ldoyle@logs.com, diane@mvrllaw.com;bankruptcy@friedmanvartolo.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 9